

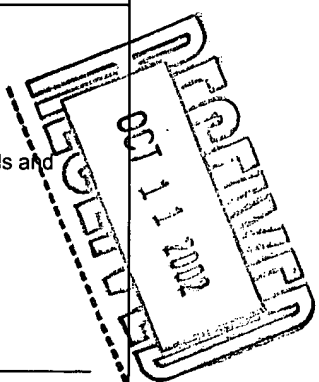


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PTO/SB/21 (modified)
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Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

TRANSMITTAL FORM (to be used for all correspondence during pendency of filed application)	0001/PTO Rev. 10/95	U.S. Department of Commerce Patent and Trademark Office	Application Number	09/782,681
			Filing Date	February 12, 2002
			First Named Inventor	Walter Lee et al.
			Confirmation No.	8993
			Group Art Unit Number	2161
			Examiner Name	Not yet known
Total Number of Pages in This Submission		4**	Attorney Docket Number	13553-05050

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REMARKS: ** IDS references are not included in the total pages submitted.

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Signature:		
Attorney/Reg. No.:	Daniel R. Brownstone, Registration No. 46,581	Dated: 25 Sept 2002

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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT(S): Walter Lee et al.
APPLICATION NO.: 09/782,681
FILING DATE: February 12, 2001
TITLE: IDENTIFICATION AND MANAGEMENT OF FRAUDULENT
CREDIT/DEBIT CARD PURCHASES AT MERCHANT
ECOMMERCE SITES
CONFIRMATION NO.: 8993
EXAMINER: Not yet known
GROUP ART UNIT: 2161
ATTY. DKT. NO.: 13553-05050

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Under 37 CFR §§ 1.56 and 1.97-98

SIR:

Pursuant to the provisions of 37 CFR §§ 1.56 and 1.97-98, enclosed herewith is modified form PTO-1449/PTO-8A listing references for consideration by the Examiner. Enclosed is a copy of each listed reference that may be material to the examination of this application, and for which there may be a duty to disclose.

The filing of this Information Disclosure Statement shall not be construed as a representation regarding the completeness of the list of references, or that inclusion of a reference in this list is an admission that it is prior art or is pertinent to this application, or that a search has been made, or as an admission that the information listed is, or may be considered to be, material to patentability, or that no other material information exists, and shall not be construed as an admission against interest in any manner.

PATENT

This Information Disclosure Statement is being filed before the mailing date of a first office action on the merits.

Applicant submits that no fee is required for the consideration of this Information Disclosure Statement.

Consideration of the listed references and favorable action are solicited.

Respectfully submitted,
WALTER W. LEE, JOSEPH, P. MILANA
WESLEY K. WILHELM AND MIN SHAO

Dated: 25 Sept 2002 .

By: 

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PTO/SB/08A (10-01)

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Substitute for form 1449A/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application No.	09/782,681
				Filing Date	February 12, 2001
				First Named Inventor	Walter Lee et al.
				Art Unit	2161
				Examiner Name	Not yet known
Sheet	1	of	1	Attorney Docket Number	13553-05050

U.S. PATENT DOCUMENTS				
Examiner Initials*	Cite No. ¹	Document No. Number – Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document
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OTHER REFERENCES – NON-PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T ⁶
	C1	Humpert, B., <i>Neurocomputing in Financial Services</i> , Expert Systems for Information Management, Vol. 2, No. 3, pp.172-199 (1989).	
	C2	O'Heney, S., <i>Banks Finally Solve AI Mystery</i> , Computers in Banking (1990).	

13553/05050/SF/5084101.1

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